

FIG. 3

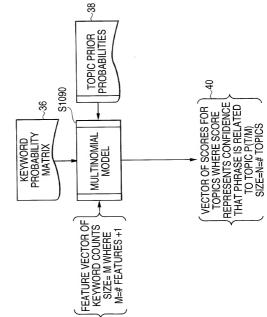


FIG. 4

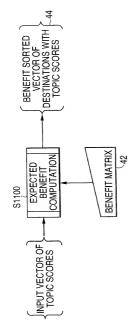
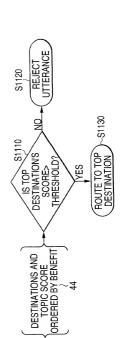


FIG. 5



—MAX BENEFIT —MAX PROB. ---MAX BENEFIT -MAX PROB. 100% 100.0% 20% 40% 60% 8º % OF TEST SET REJECTED MODEL THRESHOLD p(T/m) 20.0% %0:0 %0 10-20-15ė 5 3 8 5 25 BENEFIT (AGENT SECS) BENEFIT (AGENT SECS) FIG. 6